

Bendigo SmartStart Member Advice Fee Form

Bendigo Superannuation

Use this form to add, change or renew a Member Advice Fee, as negotiated with your financial adviser, for the following products:

- Bendigo SmartStart Super®
- Bendigo SmartStart Pension®

By completing this form, you are providing us with written consent for advice fees to be deducted from your super and/or pension account. You may withdraw your consent at any time by notifying us in writing.

Advice fees can only be deducted from your super and/or pension account if they relate to advice you receive about your super or pension benefits, insurance cover held within super, and/or investments.

A separate form will need to be completed for each account you hold in Bendigo SmartStart Super and/or Bendigo SmartStart Pension.

Step 1 Member details

Member number	<input type="text"/>	
Surname	<input type="text"/>	
Given name(s)	<input type="text"/>	
Address	<input type="text"/>	State <input type="text"/>
Town/Suburb	<input type="text"/>	Postcode <input type="text"/>

Step 2 Advice fees

I want to: (Tick one)

- Set up a new Member Advice fee – One-off (complete Section A)
- Set up or change Member Advice Fee- Ongoing* (complete Section B)
- Renew my existing Ongoing Member Advice Fee arrangement* (complete Section C)

Section A – Member Advice Fee – One off

As agreed with my nominated financial adviser, I consent to the below one off fee to be deducted from my account for financial advice.

\$, . (max \$5,500 inclusive of GST per request)

Please select the services being provided:

- | | |
|---|--|
| <input type="checkbox"/> Review of your account | <input type="checkbox"/> Strategic super or pension advice |
| <input type="checkbox"/> Investment advice on your account | <input type="checkbox"/> Contribution strategy |
| <input type="checkbox"/> Insurance in superannuation strategy | <input type="checkbox"/> Withdrawal advice |

Section B – Member Advice Fee – Ongoing

Start date[^] (optional) / /

Consent End Date (required) / /

[^] The start date is optional, if no start date is provided fees will commence on the date this form is processed.

Your consent to an ongoing fee arrangement will end and we will stop deducting Member Advice Fees on the Consent End Date. Note the Consent End Date cannot be more than 12 months plus 150 days after the date of your consent.

Percentage-based

% Up to a maximum of 2.2% per annum (inclusive of GST) of your account balance.

Your adviser has estimated a fee of \$

This Member Advice Fee will be calculated daily by applying the percentage above against your daily account balance, deducted monthly from your account and paid to your financial adviser.

OR

Dollar-based

\$, . Up to a maximum of \$5,500 per annum (inclusive of GST) of your account balance.

This Member Advice Fee will be pro-rated based on the number of days in the month, deducted monthly from your account and paid to your financial adviser.

Please select the services being provided:

- Review of your account Strategic super or pension advice
- Investment advice on your account Contribution strategy
- Insurance in superannuation strategy Withdrawal advice

Section C - Renew existing Ongoing Member Advice Fee arrangement

I consent to renew my Ongoing Member Advice Fee arrangement as per below:

Consent End Date (required) / /

Your consent to an ongoing fee arrangement will end and we will stop deducting Member Advice Fees on the Consent End Date. Note the Consent End Date cannot be more than 12 months plus 150 days after the date of your consent.

Percentage-based

% Up to a maximum of 2.2% per annum (inclusive of GST) of your account balance.

Your adviser has estimated a fee of \$

This Member Advice Fee will be calculated daily by applying the percentage above against your daily account balance, deducted monthly from your account and paid to your financial adviser.

OR

Dollar-based

\$, . Up to a maximum of \$5,500 per annum (inclusive of GST) of your account balance.

This Member Advice Fee will be pro-rated based on the number of days in the month, deducted monthly from your account and paid to your financial adviser.

*If you are invested in the Bendigo MySuper investment option, we cannot deduct any ongoing Member Advice Fees.

Please select the services being provided:

- Review of your account Strategic super or pension advice
- Investment advice on your account Contribution strategy
- Insurance in superannuation strategy Withdrawal advice

Step 3 Adviser details & declaration

Dealer Group name	<input type="text"/>																							
AFSL number	<input type="text"/>						Dealer code	<input type="text"/>																
Adviser full name	<input type="text"/>																							
Adviser code	<input type="text"/>																							

I confirm that fees have been fully explained to the member and that any advice fees charged to their Super and/or Pension accounts relate only to advice about the member's superannuation or pension benefits, insurance and/or investments in Bendigo SmartStart.

Upon request from Bendigo Super, I will provide all the necessary documentation to support or substantiate the fee deduction from the member's Bendigo SmartStart account(s), including but not limited to advice documentation, and any other agreements or consent forms relating to the payment of advice fees.

Adviser signature	Date
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Step 4 Member declaration

I have read and understood Bendigo Superannuation Pty Ltd's (Bendigo Super) Privacy Policy which is available at www.betashares.com.au/privacy-policy and agree that Bendigo Super and Betashares Group may collect, use and disclose my personal information for the purposes of administering my account and providing relevant services to me in accordance with the law.

In accordance with terms that I have agreed with my financial adviser, I consent to the deduction of the one-off or ongoing (as applicable) Member Advice Fee(s) from my account for financial advice, in accordance with the selection I have made in this form (see above). I authorise Bendigo Super to charge the selected Member Advice Fee against my account. This fee is for advice I have or will receive about my superannuation/pension benefits, insurance and investments in Bendigo SmartStart.

Any agreed Member Advice Fee will be charged to my account and paid in full to the financial adviser, until (as applicable) I instruct Bendigo Super in writing to cease payment, the one-off fee is paid or my ongoing Member Advice Fee consent expires or is withdrawn.

Where I have chosen to deduct ongoing fees from my super and/or pension account, I understand the consent for Bendigo Super to pay the ongoing Member Advice Fee to my adviser will cease on the Consent End Date stated above for my ongoing fee arrangement, unless I have provided new written consent for this to be renewed or canceled earlier.

I understand I can withdraw my consent for the ongoing fee arrangement at any time by notifying my adviser or Bendigo Super in writing.

In relation to electronic instructions (email, fax) from me, I agree and acknowledge that Bendigo Super:

- Will not accept electronic instructions unless it is accompanied by my scanned or faxed signature;
- Is not responsible for any loss or delay that results from a transmission not being received by Bendigo Super;
- Will only process electronic instructions if they are received in full and have been fully signed by me;
- Will not accept a receipt confirmation from the sender's facsimile machine or computer as evidence of receipt of the instruction's unless the confirmation receipt clearly applies, on its face, to the specific instructions transmitted electronically (e.g. these instructions appear on the same page as the confirmation) and is not able to be tampered with;
- Will not compensate me for any losses relating to electronic instructions except to the extent of any negligence or bad faith on the part of Bendigo Super, unless required by law; and
- Does not take responsibility for any fraudulently or incorrectly completed or signed electronic instructions. In the event of any such fraud, I agree to release Bendigo Super from, and indemnify Bendigo Super against, all losses and liabilities whatsoever arising from Bendigo Super acting reasonably in good faith in accordance with any instructions received electronically bearing my member number and a signature purportedly mine.

By signing this form I consent to my financial adviser and/or licensee named in Step 3, providing Bendigo Super (on its request), all the necessary documentation to support or substantiate the fee deduction from my Bendigo SmartStart account(s), including but not limited to advice documentation, and any other agreements or consent forms relating to the payment of advice fees.

Member Signature	<input type="text"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/>
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Contact details:

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